

Information to identify the case:

Debtor 1	Steven C. Sementelli	Social Security number or ITIN	xxx-xx-7331
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-10849-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven C. Sementelli

1/10/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Steven C. Sementelli
Debtor

Case No. 18-10849-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jan 10, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2023:

Recip ID	Recipient Name and Address
db	+ Steven C. Sementelli, 1820 West 56 Street, Erie, PA 16509-1839
cr	+ Tendto Credit Union, f/k/a Erie Community Credit U, 1915 East 36th Street, Erie, PA 16510-2663
14901822	Attn: Bankruptcy Dept., Synchrony Bank/JCPenney, P.O. Box 965060, Orlando, FL 32896-5060
14901819	Attn: Bankruptcy Dept., Northwest Bank, P.O. Box 30495, Tampa, FL 33630-3495
14901823	+ Attn: Bankruptcy Dept., Tendto Credit Union, P.O. Box 498181, Cincinnati, OH 45249-7181
14901815	Attn: Bankruptcy Dept., Capital One Bank (USA), N.A., P.O. Box 30285, Salt Lake City, UT 84130-0285
14901824	+ Attn: Credit Department, United Refining Company, P.O. Box 599, Warren, PA 16365-0599
14931712	+ Northwest Bank, PO Box 337, Warren PA 16365-0337
14920722	+ Tendto Credit Union, f/k/a Erie Community Credit Union, c/o Carol F. Messenger, Payment Solution, 1915 East 36th Street, Erie, PA 16510-2663

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 11 2023 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 11 2023 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 11 2023 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 11 2023 00:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14901813	+ EDI: CITICORP.COM	Jan 11 2023 04:54:00	American Express/Macy's, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040-8053
14901814	+ EDI: CITICORP.COM	Jan 11 2023 04:54:00	Best Buy Credit Services, P.O. Box 790441, St. Louis, MO 63179-0441
14919947	EDI: CAPITALONE.COM	Jan 11 2023 04:54:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14941340	+ EDI: CITICORP.COM	Jan 11 2023 04:54:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14901816	+ EDI: CITICORP.COM	Jan 11 2023 04:54:00	Citibank/Shell Oil, Centralized Bankruptcy Operations, P.O. Box 790034, St. Louis, MO 63179-0034
14901817	+ EDI: CITICORP.COM	Jan 11 2023 04:54:00	Citicorp Credit Services, Centralized Bankruptcy Operations, P.O. Box 790040, St. Louis, MO 63179-0040
14941339	EDI: Q3G.COM		

District/off: 0315-1

User: auto

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		Jan 11 2023 04:54:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14904811	EDI: DISCOVER.COM	Jan 11 2023 04:54:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14901818	EDI: DISCOVER.COM	Jan 11 2023 04:54:00	Discover Financial Services, P.O. Box 3025, New Albany, OH 43054-3025
14917548	EDI: JPMORGANCHASE	Jan 11 2023 04:54:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 901032, Ft. Worth TX 76101-2032
14901821	EDI: JPMORGANCHASE	Jan 11 2023 04:54:00	Subaru Motors Finance, c/o Chase Auto Finance, P.O. Box 901076, Fort Worth, TX 76101-2076
14940329	EDI: PRA.COM	Jan 11 2023 04:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14902460	+ EDI: RECOVERYCORP.COM	Jan 11 2023 04:54:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14912806	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 11 2023 00:05:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14901820	Email/Text: bankruptcyteam@quickenloans.com	Jan 11 2023 00:05:00	Quicken Loans, Inc., P.O. Box 442359, Detroit, MI 48244-2359
14901825	+ Email/Text: collections@widgetfinancial.com	Jan 11 2023 00:05:00	Widget Financial, 2154 East Lake Road, Erie, PA 16511-1140

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2023 at the address(es) listed below:

Name	Email Address
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Brian Nicholas

District/off: 0315-1

User: auto

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Date Rcvd: Jan 10, 2023

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on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com

Brian Nicholas

on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com

Maria Miksich

on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com

Michael J. Graml

on behalf of Debtor Steven C. Sementelli mattorney@neo.rr.com mjgraml@verizon.net

Nicholas R. Pagliari

on behalf of Creditor Tendto Credit Union f/k/a Erie Community Credit Union npagliari@mjb.com, sburick@mjb.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Stephen Russell Franks

on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

TOTAL: 8